# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA ORLANDO DIVISION

CASE NO.: 6:15-bk-CHAPTER 13

IN RE:	
<b>EDUARDO ENRIQUE FIGUE</b>	ROA, JR
STEPHANIE DELGADO FIGU	JEROA
<b>Debtor(s)</b>	
	,

# **CHAPTER 13 PAYMENT PLAN**

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income(s) of the Debtor(s) are submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

### **Plan Payments**

	Amount of	
Payment Number	<b>Monthly Payment</b>	<b>Due Dates</b>
01-60	\$1,350.00	Feb 26, 2015 – Jan 26, 2020

The Debtor(s) shall mail a <u>Money Order</u> or <u>Cashier's Check</u> to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103; with the Debtor(s) name and case number indicated clearly thereon or make payments online through <u>TFS Bill Pay</u> by the due dates for payments as set for the above.

# PAYMENT OF CLAIMS THROUGH THE PLAN

#### **Priority Claims**

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

Priority Creditor (Claim) Debtor's Attorney (Balance of Fees)	<b>Claim Amount</b> \$3,650.00	Payment Amount/Month See Attached Spreadsheet		
Debtor's Attorney (Monitoring Fees)	\$1,350.00	See Attached Spreadsheet		
Secured Claims				
Secured Creditor (Claim) SunTrust Bank (2012Kia Rio)	Claim Amount \$13,086.00 @5.25%	Payment Amount/Month See Attached Spreadsheet		
Kia Motors (2015 Kia Sorento)	\$34,152.28 @5.25%	See Attached Spreadsheet		

# **Secured Arrearage (Includes Gap Payment)**

Secured Creditor (Claim)

**Claim Amount** 

**Payment Amount/Month** 

None

## **Property to Be Surrendered**

None

Creditors have 90 days from confirmation to file any deficiency claims; otherwise, the property is deemed to have been surrendered in full satisfaction of the debt owing. The Stay is lifted to any secured creditor whose property is being surrendered upon confirmation.

### Valuation of Security/Mortgages to be Valued/Striped

Name of Creditor

**Claim Amount** 

**Value** 

**Unsecured Amount** 

None

#### **Executory Contracts**

The following Executory Contracts are assumed: Concord Management, Residential Lease

The following Executory Contracts are rejected: None

<u>Unsecured Creditors</u> whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made.

Approximate percentage: 9.33% (\$14,088.40)

# OTHER PROVISION REGARDING INCOME TAX REFUNDS, INCOME TAX RETURNS, AND/OR INCREASED INCOME

The Debtor(s) are required to turnover any and all income tax refunds to the Chapter 13 Standing Trustee for the benefit of the Debtor(s) general unsecured creditors for the duration of this case. The Debtor(s) shall mail any and all tax refunds to the Chapter 13 Standing Trustee's payment address: Laurie K. Weatherford, Chapter 13 Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) shall put their name and case number on the face of any refund checks before mailing them to the Trustee. The Debtor(s) shall endorse the back of the refund checks with their name and the words "made payable to Laurie K. Weatherford, Trustee".

The Debtor(s) are required to provide the Chapter 13 Trustee with copies of all income tax returns filed each year and for the duration of this case. The Debtor(s) shall mail a copy of the returns for each year on or before April 30<sup>th</sup>, to the Law Offices of K. Hunter Goff via fax: 407-898-8226 or via email: <a href="kathleen@khuntergoffpa.com">kathleen@khuntergoffpa.com</a>, and to the Chapter 13 Trustee at the address of Post Office Box 3450, Winter Park, FL 32790.

The Debtor(s) are further required to file all tax returns timely and to pay any taxes due for the duration of this case. Proofs of payment of all post-petition taxes are required.

If the Debtor(s) income increases during the pendency of this Chapter 13 Case, the Debtor(s) must commit the excess disposable income to the Plan for the benefit of the Debtor's creditors.

### **DECLARATION**

I/We, Eduardo Enrique, Jr. and Stephanie Delgado Figueroa, Debtor(s) in the above styled case, declare under penalty of perjury, that I have read the forgoing Chapter 13 Plan and that it is true and correct to the best of my knowledge, information, and belief.

1/26/15

1 26 15

DATE

EDUARDO ENRÍQUE FIGUEROA, JR

STEPHANIE DELGADO FIGUERO

//s// K. Hunter Goff

K. HUNTER GOFF, P.A.

K. Hunter Goff, Esq.

Fl. Bar No. 0240930

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Clermont, FL 34711

407-898-8225 T

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Hunter@KHunterGoffPA.com

Attorney for Debtor

Feb-15	
Feb-15	U/S Creditors
Mar-15         2         \$1,350.00         \$135.00         \$608.34         \$0.00         \$248.45         \$358.21         \$0.00	
Apr-15         3         \$1,350.00         \$135.00         \$608.34         \$0.00         \$248.45         \$358.21         \$0.00	\$0.0000
May-15         4         \$1,350.00         \$135.00         \$608.34         \$0.00         \$248.45         \$358.21         \$0.00	\$0.0000
Jun-15	\$0.0000
Jul-15   6	\$0.0000 \$0.0000
Aug-15         7         \$1,350.00         \$135.00         \$0.00         \$25.00         \$248.45         \$680.66         \$0.00	\$0.0000 \$0.0400
Sep-15         8         \$1,350.00         \$10.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Oct-15         9         \$1,350.00         \$10.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Nov-15   10   \$1,350.00   \$135.00   \$0.00   \$25.00   \$248.45   \$680.66   \$0.00   \$0.	260.8900
Jan-16   12   \$1,350.00   \$135.00   \$0.00   \$25.00   \$248.45   \$680.66   \$0.00   \$0.	260.8900
Feb-16         13         \$1,350.00         \$135.00         \$0.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Mar-16         14         \$1,350.00         \$135.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Apr-16         15         \$1,350.00         \$135.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
May-16         16         \$1,350.00         \$135.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Jun-16         17         \$1,350.00         \$135.00         \$0.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Jul-16         18         \$1,350.00         \$135.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Aug-16         19         \$1,350.00         \$135.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Sep-16         20         \$1,350.00         \$135.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Oct-16         21         \$1,350.00         \$135.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900 260.8900
Nov-16         22         \$1,350.00         \$135.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Dec-16         23         \$1,350.00         \$135.00         \$0.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Feb-17         25         \$1,350.00         \$135.00         \$0.00         \$25.00         \$248.45         \$680.66         \$0.00	260.8900
Mar-17     26     \$1,350.00     \$135.00     \$0.00     \$25.00     \$248.45     \$680.66     \$0.00<	260.8900
Apr-17     27     \$1,350.00     \$135.00     \$0.00     \$25.00     \$248.45     \$680.66     \$0.00<	260.8900
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May-19 52 \$1,350.00 \$135.00 \$0.00 \$25.00 \$248.45 \$680.66 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	260.8900
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Jan-20 60 \$1,350.00 \$135.00 \$0.00 \$25.00 \$248.45 \$680.36 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	201.1300
\$81,000.00 \$8,100.00 \$3,650.00 \$1,350.00 \$14,907.00 \$38,904.60 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$	14,088.40
	nsecured Debt
	51,038.00
	tion Percentage
Overage / \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	9.33%
Deficiency: \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	
Attorney Claim No.	